Oracle® Banking Digital Experience Scan to Pay User Manual





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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:



Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
+	Add data segment
×	Close
r 1	Maximize
J L	Minimize
▼	Open a list
i	Open calendar
Q	Perform search
•	View options
888	View records in a card format for better visual representation.
=	View records in tabular format for better visual representation.



1

Scan to Pay

This topic describes Scan to Pay process and its features.

The Scan to Pay feature enables users to initiate payments towards merchants by simply scanning the merchant's QR code using their mobile device. The user is, hence, not required to know the merchant's account and bank information and can make payments towards any merchant that has a QR code generated by the bank, in a manner that is simple, fast and secure.

This feature is available to users that have accounts with the same bank as that of the Merchant.

On scanning the QR code, the system displays the name of the Merchant. The user has to simply select the CASA account or wallet from which funds are to be transferred, enter the amount to be transferred and specify remarks, if required, to complete the transaction.

Note:

- This option is available to users on the pre-login page as well as post login within the payments option.
- Only Within Bank payments can be made using QR code i.e. the merchant's
 account which is to be credited with the funds and the user's account to which is
 to be debited should belong to the same bank within the same country.

Pre-requisites

- The merchant to whom the payment is to be made has a QR code generated by the bank.
- The application role to which the user belongs is provided access to transaction QR Payments through touch point Mobile App by way of Role Transaction Mapping.
- The user must have a valid current or savings account with the bank that is enabled for online banking.

1.1 Touch Points for Scan to Pay

This topic provides systematic instructions on how to access QR code scanning after logging in and pre login.

The **Scan to Pay** feature is available to the users on the pre-login page of the application, as well as post login under **Payments**. The following sections identify the steps involved in accessing this feature from the pre-login screen as well as post login from under the Payments module.

1.1.1 Pre-Login Access

This topic provides systematic instructions on how to access QR code scanning before logging in.

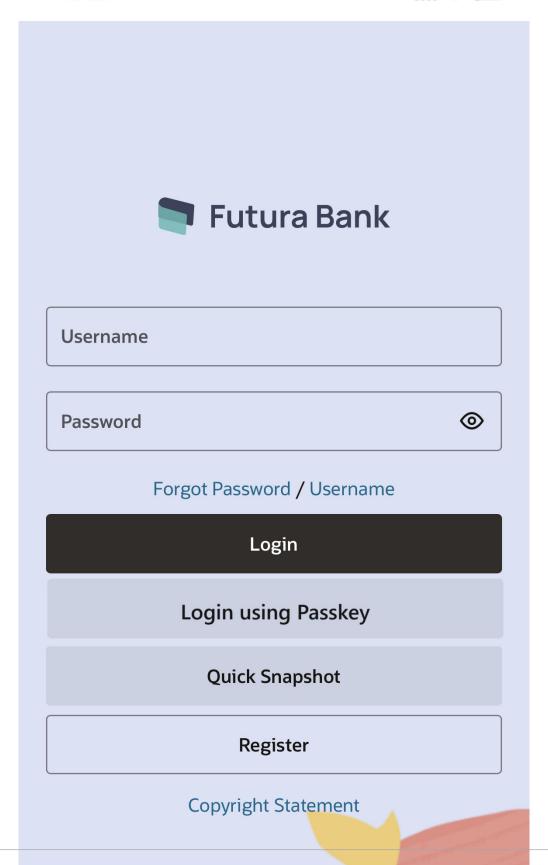
1. Launch the futura bank App.

The **futura bank** pre-login screen appears.



Figure 1-1 futura bank pre-login page

10:32



- 2. Click the icon on the pre-login page.
- 3. Select and click on Scan to Pay option.

The system prompts user to enter login credentials.

- 4. In the **Username** field, enter the user ID.
- 5. In the **Password** field, enter the password.

On successful authentication, the mobile device's camera is launched with defined scan area to scan the QR code.

There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.

Note:

User can login to the Futura Bank application using Touch ID recognition.

6. The user will scan the QR code within the defined area.

On successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.

1.1.2 Post Login Access

This topic provides systematic instructions on how to access QR code scanning after logging in

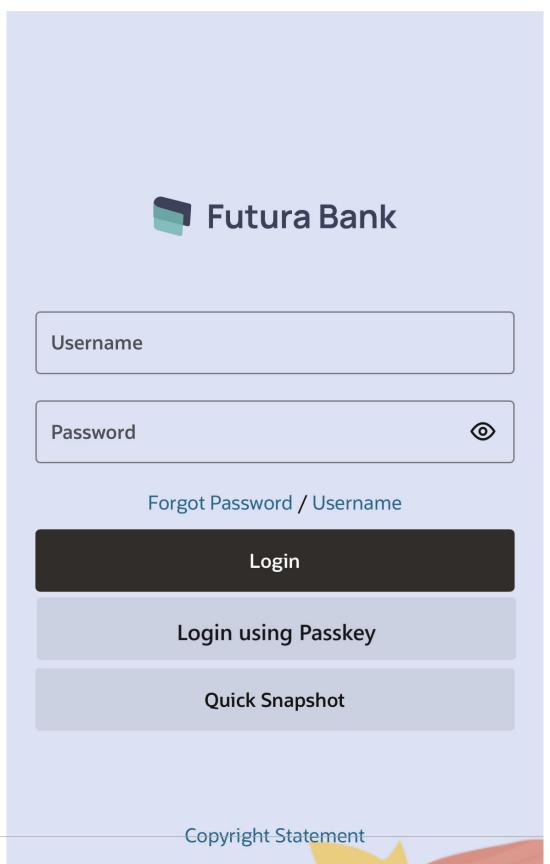
1. Launch the futura bank App.

The **futura bank** pre-login screen appears.



Figure 1-2 futura bank home page

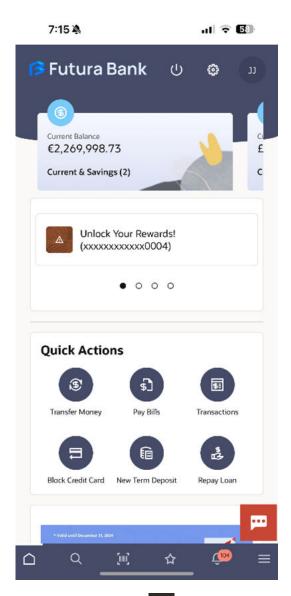
10:32 ::!! 🗢 [21]



- Enter the login credentials.
- 3. In the **Username** field, enter the user ID.
- 4. In the **Password** field, enter the password.
- 5. Click Login.

The dashboard screen appears.

Figure 1-3 Dashboard screen



6. Click the Scan to pay icon.

The mobile device camera is launched with defined scan area to scan the QR code.

There will be an additional option to adjust flash on this screen so that if there is an issue with light, the user can enable flash and then scan the QR code.

7. The user will scan the QR code within the defined area.

Oon successful scan, the user will be navigated to the screen from which he/she can complete the payment transaction.



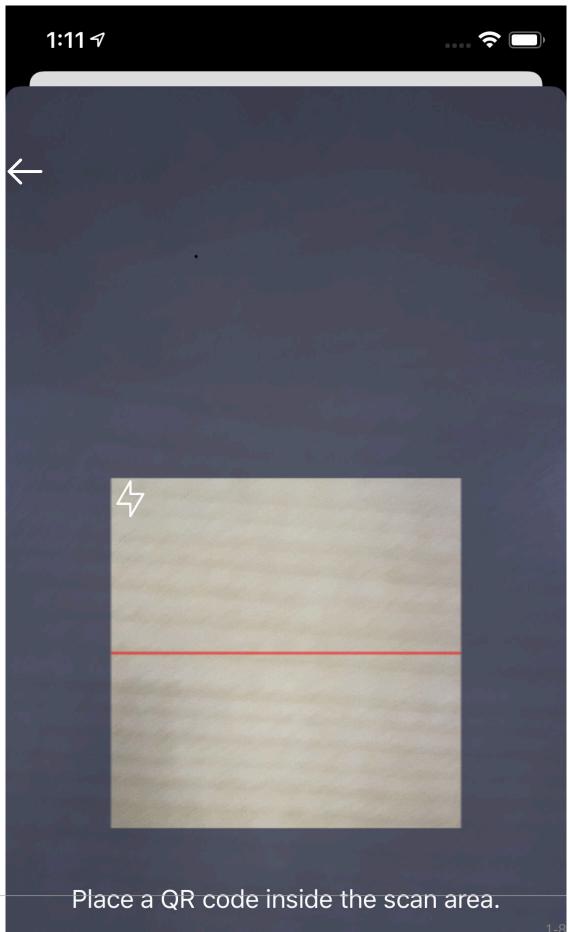
1.2 Scan to Pay Flow

This topic provides the systematic instructions to make merchant payments using the Scan to Pay feature.

The steps involved are the same regardless of whether the user has launched the **Scan to Pay** option from the pre-login page or from under **Payments** after logging into the futura bank application.



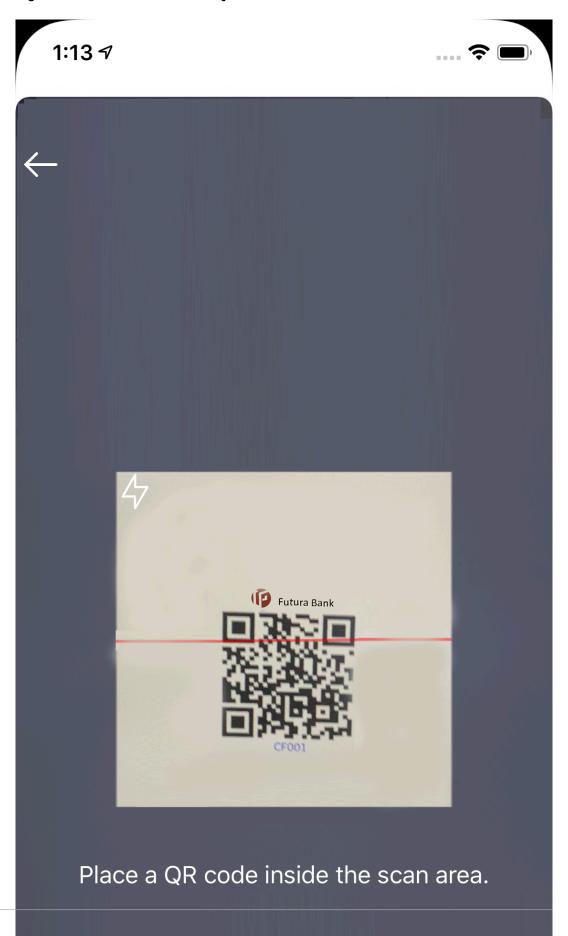
Figure 1-4 Merchant QR code



1. Scan the QR code within the defined dimensions.



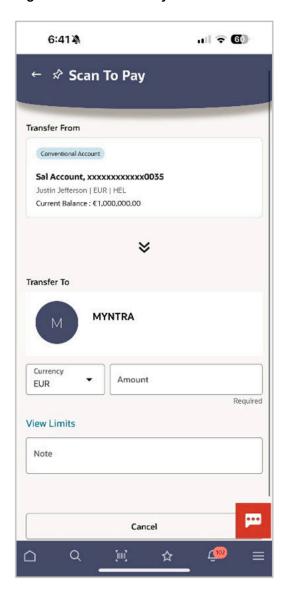
Figure 1-5 Scanned Merchant QR code



The system displays the merchant details on successful scanning of the QR code so that the user can confirm that the payment being made is to the intended merchant.

The **Scan to Pay** screen appears.

Figure 1-6 Scan to Pay screen





The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-1 Scan to Pay - Field Description

Field Name	Description
Transfer From	Select the source account or wallet from which the funds are to be transferred. By default the primary account is selected.
Transfer To	The system displays the name of the merchant to whom the payment is to be made after having successfully scanned the merchant's QR code.
Current Balance	The available balance in the selected account appears below the Transfer From field once a source account is selected.
Currency	The currency in which the transfer will take place is displayed. Since only internal transfers are supported through Scan to Pay, the merchant's account currency is defaulted in this field.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user.
Note	Specify remarks, if any, for the transaction. This is an optional field.

- 2. From the **Transfer From** list, select an account or wallet sfrom which the payment needs to be made to the merchant.
- In the Amount field, enter the amount that needs to be transferred to the merchant.The user can view the limits applicable for the specific transaction, in order to check the

Figure 1-7 Transfer From Selection

available and utilized limits.

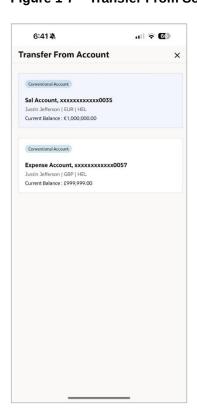
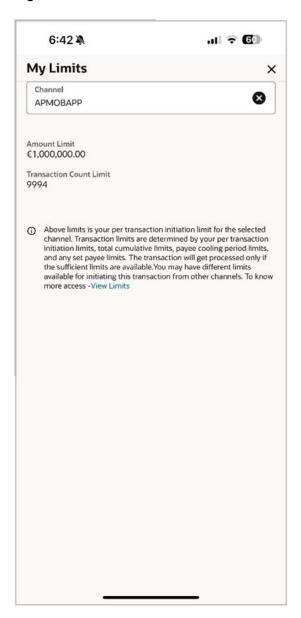




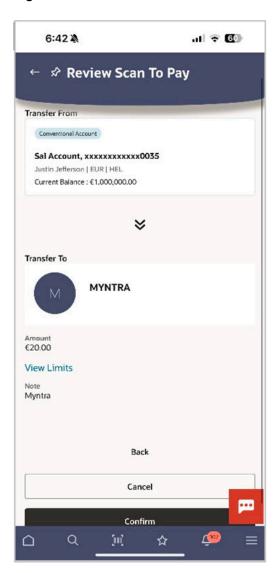
Figure 1-8 View Limits screen



- 4. In the **Notes** field, enter transaction remarks/comments for reference, if any.
- 5. Click **Confirm** to initiate the payment.

The **Review** screen appears.

Figure 1-9 Review screen



6. Click **Confirm** to confirm the payment.

The success message appears along with the transaction reference number.

Figure 1-10 Success Message screen

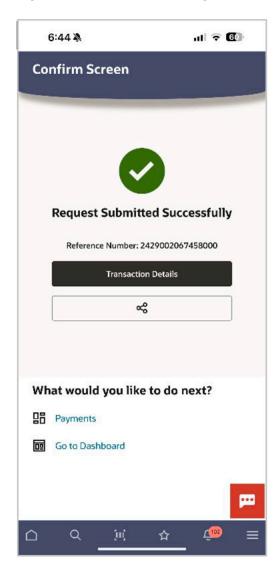
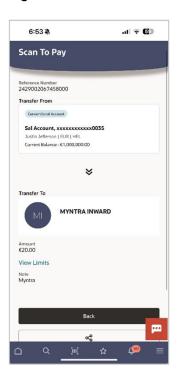


Figure 1-11 Transaction Details screen



1.3 FAQ

1. Can I use the Scan to Pay feature to initiate a payment to a merchant who is not onboarded on futura bank as a Merchant?

No. You can initiate a payment through this mode only if the merchant has been onboarded on futura bank and a QR code has been generated for the merchant by the bank.

2. Why am I not able to scan a particular merchant's QR code?

This can be due to scenarios such as the QR code being scanned is not generated by futura bank or the QR code was not scanned within the defined scan area etc.



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